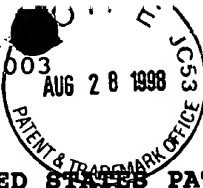


Docket No.: 33500-00003
Client No.:
File No.: (20592)



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#7
7/7/99

In re Application of :
Dave GARRISON, et al. :
Application No. 08/994,363 : Group Art Unit Unassigned
Filed: December 19, 1997 : Examiner Unassigned
For: AN ELECTRONIC BILL PAYMENT :
SYSTEM WITH ACCOUNT RANGING :

INFORMATION DISCLOSURE STATEMENT

BOX PATENT APPLICATION
Honorable Assistant Commissioner
for Patents
Washington, DC 20231

I hereby certify that this paper or fee is being deposited with the U.S.
Postal Service as First Class Mail addressed to the Assistant
Commissioner for Patents, Washington, D.C. 20231

on August 26, 1998
David E. Orfely
Signature

Sir:

In accordance with the provisions of 37 C.F.R. §1.56, §1.97, and §1.98, attention of the U.S. Patent and Trademark Office is hereby directed to references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of the application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

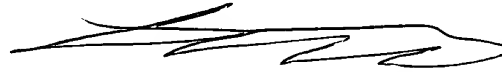
Docket No.: 33500-00003
Client No.:
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PATENT

This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN



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Date: August 26, 1998